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MIED ProSe 1 (Rev 5/16) Complaint for a Civil Case

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

Alessandro-Roberto: Marinello, Pro Se

Case: 2:23-cv-12871

Assigned To : Borman, Paul D.

Referral Judge: Stafford, Elizabeth A.

Assign. Date : 11/13/2023

Description: CMP MARINELLO V. TRANSUNION (MC)

(to be filled in by the Clerk's Office)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Jury Trial: ☒ Yes ☐ No
(check one)

v.

TRANSUNION, LLC

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Complaint for a Civil Case

MIED ProSe 1 (Rev 5/16) Complaint for a Civil Case

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Alessandro-Roberto: Marinello
Street Address	22003 Gaukler Street
City and County	Saint Clair Shores, Macomb County
State and Zip Code	Michigan, 48080
Telephone Number	(586) 453-8996
E-mail Address	Alexmarinello1@yahoo.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Defendant No. 1

Name	TRANSUNION, LLC
Job or Title (if known)	Consumer Reporting Agency
Street Address	1510 Chester Pike
City and County	Crumm Lynne, Delaware County
State and Zip Code	PA, 19022
Telephone Number	(800) 916-8800
E-mail Address (if known)	

Defendant No. 2

Name	
Job or Title (if known)	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address (if known)	

MIED ProSe 1 (Rev 5/16) Complaint for a Civil Case

Defendant No. 3

Name _____

Job or Title _____

(if known) _____

Street Address _____

City and County _____

State and Zip Code _____

Telephone Number _____

E-mail Address _____

(if known) _____

Defendant No. 4

Name _____

Job or Title _____

(if known) _____

Street Address _____

City and County _____

State and Zip Code _____

Telephone Number _____

E-mail Address _____

(if known) _____

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*

☒ Federal question

☐ Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

82 STAT. 146 - 15 USC 1681c-2, 15 USC 1681b(2), 15 USC 1681d,
15 USC 1681a(q)(3), 15 USC 1681a(d)(2), 15 USC 1681N(b), 15 USC 1681o,
15 USC 1681e(b)

B. If the Basis for Jurisdiction Is Diversity of Citizenship

1. The Plaintiff(s)

a. If the plaintiff is an individual

The plaintiff, (name) Alessandro-Roberto: Marinello,
is a citizen of the State of (name) American National.

b. If the plaintiff is a corporation

The plaintiff, (name) _____,
is incorporated under the laws of the State of (name) _____,
and has its principal place of business in the
State of (name) _____.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)

a. If the defendant is an individual

The defendant, (name) _____, is a citizen of the
State of (name) _____. Or is a citizen of (foreign
nation) _____.

b. If the defendant is a corporation

The defendant, (name) TRANSUNION, LLC, is incorporated
under the laws of the State of (name) Delaware, and
has its principal place of business in the State of (name)
Illinois. Or is incorporated under the laws of
(foreign nation) _____, and has its principal place
of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (*explain*):

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

Violations of the Fair Credit reporting Act and these violations are proven by there lack of response with my CFPB complaint and lack of removal of the accounts within the 4-days. Also, pursuing 15 USC 1681c-2 Identity Theft - used to enforce your privacy with the CRA. There are agencies that are buying and selling my information without my consent and TransUnion has compiled a report on me, but I did not give TransUnion permission to do this. This is the definition of identity theft. Because my rights and privacy are being violated, these are rights, not privileges. No consent is identity theft. I did not give consent to report my private, now public information. I did not provide written or verbal permission to report those accounts per 15 USC 1681b(2). I have provided the 4 elements required per 15 U.S. Code 1681c-2 per the Consumer Financial Protection Bureau. Clear and conspicuous information was not provided to me regarding the reporting of these accounts. I did not receive any documentation regarding the FCRA instructions to exercise my rights on not having items reported to my consumer reports. The consumer reporting agency has knowingly acquired, possessed, and utilized my financial information in bad faith, with the clear intent to profit at the expense of my right to privacy. These actions not only violate the FCRA, and the defined standards outlined in 15 USC 1681a(q)(3), but they may also constitute unfair business practices and potentially criminal acts under 18 USC 242. 15 U.S. Code 1681n - Enforce CRA's failure to comply; they are liable to me, the consumer, per civil liability; actual damages OR \$1000; actual damages sustained by the consumer are (for example, derogatory item on report, apply for credit and are denied based on the derogatory item is an actual damage as I did not get approved) I do not take the liability of these transactions as I did not receive full disclosure and all elements provided are in good faith and honor. Also, and/or per 15 U.S. Code 1681o - actual damages; or in the case if the account was removed, it was considered a successful action, and i am pursuing per 15 U.S. Code 1681o. As I have provided all four elements, I am seeking a settlement due to the violations of the FCRA as per 15 USC 1681c-2 and 15 USC 1681b(2). I am exercising my rights. I have attached a list of the accounts in question that were to be removed per the 4-day mandated period prescribed in 15 U.S. Code 1681c-2. To which have failed to remove.

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

The relief I want the court to order is to compel the consumer reporting agency to permanently block and remove the information and accounts I identified as identity theft from my consumer report, to remit \$1000.00 per violation per 15 U.S. Code 1681N[B], and/or pursuing 15 USC 1681o actual damages. Also, to pay me for emotional distress damages caused from the lack of response, and actual damages caused by the illegal reporting's.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: November 11, 2023.

Signature of Plaintiff

Printed Name of Plaintiff

Alessandro Roberto Marinello
Alessandro Roberto Marinello

Additional Information:

Injuries Sustained:

The repercussions of the derogatory items on my credit report extend far beyond mere inconvenience; they have resulted in concrete financial harm through the denial of credit opportunities. This denial has not only strained my financial stability but has also inflicted considerable emotional distress. The weight of these damages, both material and emotional, underscores the necessity of monetary compensation as outlined by the statute. This emotional distress arises from the profound impact on my financial well-being and the resultant anxiety and frustration stemming from the denial of credit. The violation of my privacy, a fundamental aspect of personal security, has amplified the toll of these hardships.

Rule 602 - Need for Personal Knowledge:

I kindly request the legal counsel to prove if it has firsthand knowledge regarding the submission of my dispute through the CFPB. This includes agents or representatives who directly assess disputes, as well as the evidence and documentation submitted through the CFPB. They possess firsthand knowledge regarding this issue.

If you are the individual who directly assessed this dispute, reviewed the submitted documentation, and examined the relevant evidence, kindly provide this forensic evidence for the court. This pertains to the information submitted for the removal of the accounts under 15 USC 1681c-2, as well as the mandated 4-day removal period, which directly concerns the safeguarding of privacy rights.

**IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN
DISTRICT OF MICHIGAN**

ALESSANDRO-ROBERTO MARINELLO,
Plaintiff,

v.

TRANSUNION, LLC
Defendants.

JURY TRIAL DEMANDED

Claim For Relief

I would like the court to know I am asserting my rights under federal law, particularly the Fair Credit Reporting Act (FCRA), which has been egregiously breached. The gravity of this breach warrants that my claim be appropriately adjudicated in a district court. This is essential to ensure that justice is served and that my rights under the FCRA are duly protected.

Pursuing 15 U.S. Code 1681c-2 Identity Theft - used to enforce your privacy with the CRA. They are not bureaus; bureaus are federal. All CRA's are liable for protecting your privacy.

The Big 3 rely on information from the smaller CRA's to report information about you, like LexisNexis. You can go through this same process with them as it relates to enforcing your rights.

We need to be intentional about protecting our privacy and that is the basis of this process. I identified things on my report as a result of identity theft. No consent is identity theft. I did not give consent to report my private, now public information. I did not

provide written or verbal permission to report those accounts. *There is a privacy issue at hand!*

There are agencies that are buying and selling my information without my consent and the CRAs have compiled a report on me, but I did not give you permission to do this. This is the definition of identity theft. Because my rights and privacy are being violated, these are rights, not privileges, I am demanding that the agency block and remove the information I identified.

I have provided the 4 elements required per 15 U.S. Code 1681c-2 per the Consumer Financial Protection Bureau. Clear and conspicuous information was not provided to me regarding the reporting of these accounts. I did not receive any documentation regarding the FCRA instructions to exercise my rights on not having items reported to my consumer reports. The Gramm Leach Bliley Act requires this clear and conspicuous disclosure, so I am able to thoroughly understand my rights.

Per 15 U.S. Code 1681c-2(4), when I am conducting a transaction with another person (corporation), that is a private transaction. As soon as that is reported to a third party, that then becomes a transaction between the bank or the furnisher of the info and the third-party entity to whom the info was furnished. I did not provide permission to do this; I did not profit from the transaction. I did not benefit as I was not involved in this transaction. Identity theft occurred as a separate transaction that did not include me. My initial transaction was between me and the person, or corporation and a second transaction occurred between the person, or corporation and the non-affiliated third-party. This is why the statement was included in the identity theft report made via the FTC. I did not approve of this. No consent, again, amounts to Identity Theft. The CRA is a non-affiliated third-party in these transactions as permission was not asked, nor was written, expressed consent provided. This leads to liability under civil non-compliance.

As I have provided all of the above elements, I am seeking a settlement due to the violations of the FCRA as per 15 USC 1681c-2 and 15 USC 1681b (2). I am exercising my rights. I did not give them permission so these items must be removed inside 4 days that is their responsibility per the law.

Per 15 U.S. Code 1681d - Disclosure of investigative consumer reports, it describes the process of what the CRA is to do once I notify them of an error on my consumer report. I must be notified when a consumer report is being created for me and when an investigative report is being requested. I am never notified by the CRA that my consumer report is being requested for the reporting of anything. I was never notified by the CRA that a report would be furnished, violating this 1681d provision. With the Investigative Report, my consumer report is anything written or oral and anytime they investigate my report, they have to conduct personal interviews with neighbors, close associates, friends, or people who have firsthand knowledge of the transaction that was completed. I am the only one that can attest to any translation completed.

15 U.S. Code 1681n - Enforce CRA's failure to comply; they are liable to me, the consumer, per civil liability; actual damages OR \$1000; actual damages sustained by the consumer are (for example, derogatory item on report, apply for credit and are denied based on the derogatory item is an actual damage as I did not get approved). I do not take the liability of these transactions as I did not receive full disclosure and all elements provided are in good honor and faith. I am defined as the consumer in fact.

Per 15 U.S. Code 1681o - actual damages; or in the case if the account was removed, it was considered a successful action, and we are pursuing per 15 U.S. Code 1681o.

Per 15 U.S. Code 1681b(2), the CRA's were supposed to ask for my consent prior to the release of my information when processing my consumer report. I did not provide

my expressed, written consent for the CRA's to release my information. This is supposed to be a manual process, not an automated process. Per Congress, the CRA's have assumed a vital role in assembling and evaluating consumer credit and other information on consumers. According to 15 U.S. Code 1681b(2), it says "and no other," meaning the furnishing is to be done these ways OR NO OTHER WAY.

Congress, per 15 U.S. Code 1681(a)(2) Congressional Purposes identifies the consumer reporting agency's duties as "elaborate mechanisms" which have been developed for investigating and evaluating the credit worthiness, credit standing, credit capacity, character, and general reputation of consumers. This means that the CRA's are independent businesses that are not regulated by the federal government.

Per 15 U.S. Code 1681a(d)(2) Exclusions. —Except as provided in paragraph (3), the term "consumer report" does not include— (A) subject to section 1681s-3 of this title, any— (i) report containing information solely as to transactions or experiences between the consumer and the person making the report; a transaction experience is virtually every transaction I have with the other party to whom my credit was initially extended to. So, Congress is advising me that this information shall not be reported as the "person" is defined as the "corporation or other entity." This leads to 15 U.S. Code 1681c-2 as these accounts are not supposed to be there.

I contend that the credit reporting agencies were obligated to obtain my explicit consent before disclosing my information, as clearly mandated by 15 U.S. Code 1681b(2). I firmly believe that this consent process should be a manual, rather than automated, procedure, as per the congressional intent.

I also contend that my emotional distress stems from the profound impact this breach of privacy has had on my financial well-being, as well as the ensuing frustration and anxiety that have accompanied the denial of credit. These damages are not only financial, but

they also extend to the emotional toll of having one's privacy violated and facing the consequential hardships.

In light of the above, I kindly request that my objections be duly considered and incorporated into the proceedings. I am more than willing to provide any additional information or documentation required to support my claims.

In addition to the violations of federal law, it is imperative to emphasize why this claim merits adjudication in a district court. The nature and scope of the breaches are of such significance that they warrant the thorough examination and scrutiny that can be provided in a district court setting. The complexity of the legal issues involved, particularly those pertaining to the Fair Credit Reporting Act (FCRA), necessitates a comprehensive evaluation to ensure that justice is served.

I want to inform you per Rule 602 – need for personal knowledge. I am requesting the legal counsel to prove if it has firsthand knowledge regarding the submission of my dispute through the CFPB. This includes agents or representatives who directly assess disputes, as well as the evidence and documentation submitted through the CFPB. They possess firsthand knowledge regarding this issue not the attorneys.

If you are the individual who directly assessed this dispute, reviewed the submitted documentation, and examined the relevant evidence, kindly provide this forensic evidence for the court. This pertains to the information submitted for the removal of the accounts under 15 USC 1681c-2, as well as the mandated 4-day removal period, which directly concerns the safeguarding of privacy rights. I firmly assert that I am entitled to monetary relief in accordance with 15 U.S.C. 1681n. The repercussions of the derogatory items on my credit report extend far beyond mere inconvenience; they have resulted in concrete financial harm through the denial of credit opportunities. This denial has not only strained my financial stability but has also inflicted considerable emotional

distress. The weight of these damages, both material and emotional, underscores the necessity of monetary compensation as outlined by the statute. This emotional distress arises from the profound impact on my financial well-being and the resultant anxiety and frustration stemming from the denial of credit. The violation of my privacy, a fundamental aspect of personal security, has amplified the toll of these hardships.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge 28 U.S. Code 1746(1).

/LS/ Alessandro Roberto: Marinello

Alessandro-Roberto: Marinello

File Number: 443499981
Date Issued: 09/27/2023

Page: 1 of 10



Personal Information

You have been on our files since 06/23/2014

SSN: XXX-XX-2930

Date of Birth: 12/06/1993

Names Reported: ALESSANDRO ROBERTO MARINELLO

Addresses Reported:

Address: 28712 BESTE ST, SAINT CLAIR SHORES, MI 48081-1069
Date Reported: 04/13/2018

Telephone Numbers Reported:

(586) 453-8996 (421) 534-5343

Employment Data Reported:

Employer Name: KLM LANDSCAPING
Date Verified: 06/23/2014
Position: LANDSCAPING

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets >< indicates that this remark is considered adverse.

AID ACCT INFO DISPUTED BY CONSUMR
DRC DISP INVG COMP-CONSUM DISAGRS
>PRL< UNPAID BALANCE CHARGED OFF
AND AFFCTD BY NTRL/DCLRD DISASTR
DRG DISP INVG COMP-RPT BY GRNTR
CBG CLOSED BY CREDIT GRANTOR
>FRD< FORECLOSURE COLLATERAL SOLD

Accounts with Adverse Information

APPLE CARD - GS BANK USA #110001111731**** (11850 S ELECTION RD, DRAPER, UT 84020, (877) 255-5923)

Date Opened: 09/08/2019
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD
Date Updated: 08/31/2023
Last Payment Made: 08/18/2022
Original Charge-off: \$5,294
Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 02/28/2023
>Maximum Delinquency of 120 days in 12/2022 for \$591 and in 01/2023 for \$745<

Credit Limit: Credit limit of \$5,000 from 03/2021 to 08/2023

Estimated month and year that this item will be removed: 08/2029

	08/2023	07/2023	06/2023	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022
Balance	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,177	\$5,065	\$4,962	\$4,851
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$164	\$154	\$154	\$146	\$141
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$745	\$591	\$437	\$291	\$141
High Balance	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,294	\$5,177	\$5,065	\$5,040	\$5,041
Remarks	DRG/PRL	DRG/PRL	DRG/PRL	DRG/PRL	DRG/PRL	DRG/PRL	DRG/PRL	DRG	DRG	DRG	DRG	AIT
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	120	120	90	60	30

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for ALESSANDRO ROBERTO MARINELLO

File Number: 443499981 Date Issued: 09/27/2023

	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021
Balance	\$4,761	\$4,761	\$4,806	\$5,024	\$4,817	\$4,877	\$4,813	\$4,732	\$4,757	\$4,833	\$4,886	\$4,936
Scheduled Payment	\$145	\$139	\$142	\$136	\$139	\$129	\$138	\$138	\$135	\$51	\$139	\$141
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040	\$5,040
Remarks	AID	AID	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC	DRC
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$4,978	\$4,896	\$5,040	\$4,820	\$4,635	\$3,879						
Scheduled Payment	\$142	\$140	\$127	\$53	\$104	\$90						
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0	\$0	\$0						
High Balance	\$5,040	\$5,040	\$5,040	\$4,881	\$4,659	\$4,659						
Remarks	DRC	DRC	DRC	DRC	DRC							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

ATLANTIC CAP BKSELFLENDER #1638**** (515 CONGRESS AVE, SUITE 2200, AUSTIN, TX 78701, (877) 883-0999)

Date Opened: 03/30/2020
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: SECURED

Balance: \$0
 Date Updated: 11/01/2020
 Payment Received: \$0
 Last Payment Made: 11/19/2020
 High Balance: \$520

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 24 months
 Date Closed: 11/01/2020
 Maximum Delinquency of 60 days in 10/2020

Remarks: CLOSED

	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Rating			OK	OK	OK	OK	OK

CALIBER HOME LOANS #731979975**** (715 S METROPOLITAN, OKLAHOMA CITY, OK 73108, (800) 401-6587)

Date Opened: 05/06/2020
 Responsibility: Individual Account
 Account Type: Mortgage Account
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Date Updated: 04/14/2023
 Payment Received: \$0
 Last Payment Made: 04/14/2023

Pay Status: Account 120 Days Past Due Date
 Terms: \$0 per month, paid Monthly for 360 months
 Date Closed: 04/14/2023
 Maximum Delinquency of 120 days in 04/2023

High Balance: High balance of \$151,450 from 03/2021 to 10/2021; \$151,450 from 12/2021 to 01/2022; \$151,450 from 04/2023 to 04/2023

Mortgage Info: Fannie Mae Acct #4020029382

Estimated month and year that this item will be removed: 11/2027

	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022	08/2022	07/2022	06/2022	05/2022
Balance	\$0											
Scheduled Payment	\$0											
Amount Paid	\$0											
Past Due	\$0											
Remarks												
Rating		X	X	X	X	X	X	X	X	X	X	X
	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021
Balance				\$157,995	\$167,046		\$158,676	\$158,163	\$157,651	\$157,138	\$156,625	\$156,194
Scheduled Payment				\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid				\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Past Due				\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
Remarks				AND	AND		AND	AND	AND	AND	AND	AND
Rating	X	X	X	X	X	N/R	OK	X	X	X	X	X
	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$155,763	\$155,331										
Scheduled Payment	\$0	\$0										
Amount Paid	\$0	\$0										
Past Due	\$0	\$0										
Remarks	AND	AND										
Rating	X	X	X	X	X	X	X	X	X	X	X	OK

CAPITAL ONE #515676855580**** (P O Box 31293, Salt Lake City, UT 84131, (800) 955-7070)

Date Opened: 08/19/2022
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Date Updated: 09/19/2023
 Original Charge-off: \$712

Pay Status: Charged Off
 Terms: Paid Monthly
 Date Closed: 05/13/2023
 Maximum Delinquency of 120 days in 03/2023 for \$187 and in 04/2023 for \$212

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for ALESSANDRO ROBERTO MARINELLO

File Number: 443499981 Date Issued: 09/27/2023

Credit Limit: Credit limit of \$500 from 10/2022 to 09/2023

Estimated month and year that this item will be removed: 11/2029

	09/2023	08/2023	07/2023	06/2023	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022
Balance	\$712	\$712	\$712	\$712	\$712	\$694	\$677	\$660	\$645	\$590	\$536	\$500
Scheduled Payment		\$0	\$0	\$0	\$0	\$25	\$25	\$25	\$61	\$59	\$42	\$25
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$712	\$712	\$712	\$712	\$712	\$212	\$187	\$126	\$67	\$25	\$0	\$0
High Balance	\$712	\$712	\$712	\$712	\$712	\$694	\$677	\$660	\$645	\$590	\$536	\$500
Remarks	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL							
Rating	C/O	C/O	C/O	C/O	C/O	120	120	90	60	30	OK	OK
	09/2022											
Rating	OK											

COMENITYCAPITALBANK/ ZALE #578097406140**** (3095 LOYALTY CIRCLE, BUILDING A, COLUMBUS, OH 43219, Phone number not available)

Date Opened: 08/13/2016
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CHARGE ACCOUNT

Balance: \$0
 Date Updated: 02/12/2021
 Payment Received: \$0
 Last Payment Made: 05/29/2020
 High Balance: \$5,357
 Original Charge-off: \$5,357
 Credit Limit: \$4,730

Pay Status: >Sold; was Charged-off
 Terms: Paid Monthly
 Date Closed: 02/01/2021
 >Maximum Delinquency of 120 days in 01/2021<

Remarks: PURCHASED BY ANOTHER LENDER; >PAID IN FULL/WAS A CHARGE OFF<

Estimated month and year that this item will be removed: 06/2027

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020				
Rating	120	X	X	X	X	X	X	X	X	X	X	X				
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	09/2016															
Rating	X															

HUNTINGTON NATIONAL BANK #552448000846**** (HUNTINGTON BANKS, PO BOX 1558, COLUMBUS, OH 43216, (800) 480-2265)

Date Opened: 09/25/2017
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Date Updated: 08/28/2023
 Payment Received: \$0
 Last Payment Made: 06/16/2020
 Original Charge-off: \$8,597

Pay Status: >Charged Off
 Terms: Paid Monthly
 Date Closed: 09/20/2020
 >Maximum Delinquency of 120 days in 10/2020<

High Balance: High balance of \$8,597 from 01/2023 to 08/2023

Credit Limit: Credit limit of \$8,150 from 01/2023 to 08/2023

Estimated month and year that this item will be removed: 06/2027

	08/2023	07/2023	06/2023	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022				
Balance	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597								
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0								
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0								
Past Due	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597	\$8,597								
Remarks	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL	CBG/PRL								
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O				
	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021				
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O				
	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020				
Rating	C/O	C/O	C/O	X	C/O	C/O	C/O	C/O	C/O	C/O	120	90				
	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Rating	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2017	11/2017	10/2017													
Rating	OK	OK	OK													

LVNV FUNDING LLC #444796270856**** (C/O RESURGENT CAPITAL SERVICES, PO BOX 1269, GREENVILLE, SC 29603, (866) 464-1183)
 Placed for collection: 05/15/2023
 Responsibility: Individual Account
 Account Type: Open Account
 Loan Type: DEBT BUYER
 Balance: \$598
 Date Updated: 09/05/2023
 Original Amount: \$598
 Original Creditor: CREDIT ONE BANK N A (Financial)
 Past Due: \$598
 Pay Status: In Collection

Remarks: PLACED FOR COLLECTION
 Estimated month and year that this item will be removed: 09/2029

SYNCB/PPC #604419100522**** (PO BOX 965005, ORLANDO, FL 32896, (844) 373-4961)
 Date Opened: 09/11/2019
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD
 Date Updated: 08/27/2023
 Payment Received: \$0
 Last Payment Made: 06/07/2020
 Original Charge-off: \$2,783

Pay Status: Charged Off
 Terms: Paid Monthly
 Date Closed: 09/11/2020
 Maximum Delinquency of 120 days in 10/2020 and in 12/2020

High Balance: High balance of \$2,783 from 01/2023 to 03/2023; \$2,783 from 05/2023 to 08/2023
 Credit Limit: Credit limit of \$2,440 from 01/2023 to 03/2023; \$2,440 from 05/2023 to 08/2023
 Estimated month and year that this item will be removed: 06/2027

	08/2023	07/2023	06/2023	05/2023	04/2023	03/2023	02/2023	01/2023	12/2022	11/2022	10/2022	09/2022
Balance	\$2,783	\$2,783	\$2,783	\$2,783		\$2,783	\$2,783	\$2,783				
Scheduled Payment		\$0	\$0	\$0		\$0	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0		\$0	\$0	\$0				
Past Due		\$2,783										
Remarks												
Rating		C/D			X					X		
	08/2022	07/2022	06/2022	05/2022	04/2022	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021
Rating	X	X										
	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Rating	X	X										
	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	
Rating			OK	OK	OK	OK	OK	OK	OK	OK	OK	

SYNCB/TJX CO DC #524366169134**** (PO BOX 71737, PHILADELPHIA, PA 19176, (877) 890-3150)
 Date Opened: 12/23/2018
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD
 Balance: \$0
 Date Updated: 04/26/2022
 Payment Received: \$0
 Last Payment Made: 04/26/2022
 High Balance: \$1,596
 Original Charge-off: \$1,596
 Credit Limit: \$1,270

Pay Status: Account paid in Full; was a Charge-off
 Terms: Paid Monthly
 Date Closed: 09/22/2020
 Date Paid: 04/26/2022
 Maximum Delinquency of 120 days in 10/2020 and in 11/2020

Remarks: SETTLED-LESS THAN FULL BLNC; PAID IN FULL/WAS A CHARGE OFF
 Estimated month and year that this item will be removed: 05/2027

	03/2022	02/2022	01/2022	12/2021	11/2021	10/2021	09/2021	08/2021	07/2021	06/2021	05/2021	04/2021
Rating		X										
	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Rating		C/D								OK	OK	OK
	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2019	02/2019	01/2019									
Rating	OK	OK	OK									

Satisfactory Accounts

CALIBER HOME LOANS #978666**** (715 S METROPOLITAN, OKLAHOMA CITY, OK 73108, (800) 401-6587)
 Date Opened: 03/30/2018
 Responsibility: Individual Account
 Account Type: Mortgage Account
 Loan Type: CONVENTIONAL REAL ESTATE MTG
 Balance: \$0
 Date Updated: 05/11/2020
 Payment Received: \$145,850
 Last Payment Made: 05/11/2020
 High Balance: \$149,865

Pay Status: Paid, Closed; was Paid as agreed
 Terms: \$0 per month, paid Monthly for 360 months
 Date Closed: 05/11/2020

Mortgage Info: Fannie Mae Acct #4014808721
 Remarks: AFFCTD BY NTRL/DCLRD DISASTR; CLOSED

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK

SYNCB/TJX CO DC #524366163555**** (PO BOX 71737, PHILADELPHIA, PA 19176, (877) 890-3150)

Date Opened: 12/23/2018
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance: \$0
 Date Updated: 06/22/2021
 Payment Received: \$0
 Last Payment Made: 10/11/2019
 High Balance: \$189
 Credit Limit: \$1,900

Pay Status: Current; Paid or Paying as Agreed
 Terms: Paid Monthly
 Date Closed: 10/11/2019

Remarks: CREDIT CARD LOST OR STOLEN

	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK	OK	OK	OK	OK	OK

SYNCB/TJX CO DC #524366164985**** (PO BOX 71737, PHILADELPHIA, PA 19176, (877) 890-3150)

Date Opened: 12/23/2018
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance: \$0
 Date Updated: 06/22/2021
 Payment Received: \$0
 Last Payment Made: 11/11/2019
 High Balance: \$189
 Credit Limit: \$1,900

Pay Status: Current; Paid or Paying as Agreed
 Terms: Paid Monthly
 Date Closed: 11/27/2019

Remarks: CREDIT CARD LOST OR STOLEN

	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019
Rating	OK	OK	OK	OK	OK

Regular Inquiries

AMERICAN EXPRESS (4315 S 2700 WEST, SALT LAKE CITY, UT 84184, (212) 640-2000)
 Requested On: 08/22/2022

Inquiry Type: Individual

JPMCB CARD SERVICES (PO BOX 15077, WILMINGTON, DE 19850, (800) 453-9719)
 Requested On: 08/21/2022

Inquiry Type: Individual

CB INDIGO (PO BOX 4499, BEAVERTON, OR 97076, (866) 946-9545)
 Requested On: 08/21/2022

Inquiry Type: Individual

FEBDESTINY (15220 NW GREENBRIER PKWY, SUITE 200, BEAVERTON, OR 97006, (503) 222-9960)
 Requested On: 08/21/2022

Inquiry Type: Individual

CAPITAL ONE (15000 CAPITAL ONE, RICHMOND, VA 23238, (800) 955-7070)
 Requested On: 08/19/2022

Inquiry Type: Individual

Promotional Inquiries

T-MOBILE (12920 SE 38TH STRE, BELLEVUE, WA 98006, (800) 318-9270)
 Requested On: 06/01/2023, 03/30/2023, 01/26/2023

TRANSUNION INTERACTIVE / CREDIT SESAME (607 WEST DANA ST., SAN JOSE, CA 95120, (855) 799-9111)
 Requested On: 05/20/2023, 05/18/2023, 05/17/2023, 04/24/2023, 04/16/2023, 03/16/2023, 03/09/2023, 02/16/2023, 02/11/2023, 01/30/2023, 01/20/2023, 01/16/2023, 01/15/2023, 01/14/2023, 12/21/2022, 12/16/2022, 12/14/2022, 11/24/2022, 11/23/2022, 11/13/2022, 11/07/2022, 10/19/2022, 10/16/2022

CAP ONE AUTO (PO BOX 260848, PLANO, TX 75026, (800) 689-1789)
 Requested On: 12/01/2022, 11/01/2022, 10/07/2022

ALLSTATE INSURANCE (2775 SANDERS RD, NORTHBROOK, IL 60062-6110, (800) 255-7828)
 Requested On: 10/17/2022

FIRST PREMIER (3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145, (800) 987-5521)
 Requested On: 10/16/2022

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Financial
Protection Bureau

(https://www.consumerfinance.gov/)

Start a new complaint

[All complaints \(.\)](#)

231020-12295711

OPEN



Submitted

We received your complaint. Thank you.

STATUSSubmitted to the
CFPB on 10/20/2023**PRODUCT**Credit reporting or
other personal
consumer reports**ISSUE**Improper use of your
report

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

15 U.S. Code 1681c-2 Identity Theft - used to enforce your privacy with the CRA. They are not bureaus; bureaus are federal. All CRA's are liable for protecting your privacy. I identified things on my report as a result of identity theft. No consent is identity theft. I did not give consent to report my private, now public information. I did not provide written or verbal permission to report those accounts. There is a privacy issue at hand! There are agencies that are buying and selling my information without my consent and the CRA's have compiled a report on me, but I did not give you permission to do this. This is the definition of identity theft. Because my rights and privacy are being violated, these are rights, not privileges, I am demanding that the agency block and remove the information I identified. Clear and conspicuous information was not provided to me regarding the reporting of these accounts. I did not receive any documentation regarding the FCRA instructions to exercise my rights on not having items reported to my consumer reports. The Gramm Leach Bliley Act requires this clear and conspicuous disclosure, so I am able to thoroughly understand my rights. Per 15 U.S. Code 1681c-2(4), when I am conducting a transaction with another person (corporation), that is a private transaction. As soon as that is reported to a third party, that then becomes a transaction between the bank or the furnisher of the info and the third-party entity to whom the info was furnished. I did not provide permission to do this; I did not profit from the transaction. I did not benefit as I was not involved in this transaction. Identity theft occurred as a separate transaction that did not include me. My initial transaction was between me and the person, or corporation and a second transaction occurred between the person, or corporation and the non-affiliated third-party. This is why the statement was included in the identity theft report made via the FTC. I did not approve of this. No consent, again, amounts to Identity Theft. The CRA is a non-

ATTACHMENTS[TransUnion
cfpb.pdf](#) (87 KB)[IDTheftReport_16544542](#)
(73.6 KB)[DRIVER
LICENSE.pdf](#)
(681.2 KB)

affiliated third-party in these transactions as permission was not asked, nor was written, expressed consent provided. This leads to liability under civil non-compliance. Per 15 U.S. Code 1681d - Disclosure of investigative consumer reports, it describes the process of what the CRA is to do once I notify them of an error on my consumer report. I must be notified when a consumer report is being created for me and when an investigative report is being requested. I am never notified by the CRA that my consumer report is being requested for the reporting of anything. I was never notified by the CRA that a report would be furnished, violating this 1681d provision. With the Investigative Report, my consumer report is anything written or oral and anytime they investigate my report, they have to conduct personal interviews with neighbors, close associates, friends, or people who have firsthand knowledge of the transaction that was completed. I am the only one that can attest to any transaction completed. Per 15 U.S. Code 1681b(2), the CRA's were supposed to ask for my consent prior to the release of my information when processing my consumer report. I did not provide my expressed, written consent for the CRA's to release my information. This is supposed to be a manual process, not an automated process. Per Congress, the CRA's have assumed a vital role in assembling and evaluating consumer credit and other information on consumers. According to 15 U.S. Code 1681b(2), it says "and no other," meaning the furnishing is to be done these ways OR NO OTHER WAY. Congress, per 15 U.S. Code 1681(a)(2) Congressional Purposes identifies the consumer reporting agency's duties as "elaborate mechanisms" which have been developed for investigating and evaluating the credit worthiness, credit standing, credit capacity, character, and general reputation of consumers. This means that the CRA's are independent businesses that are not regulated by the federal government. Per 15 U.S. Code 1681a(d)(2) Exclusions. – the term "consumer report" does not include– (A) subject to section 1681s-3 of this title, any– (i) report containing information solely as to transactions or experiences between the consumer and the person making the report; a transaction experience is virtually every transaction I have with the other party to whom my credit was initially extended to. So, Congress is advising me that this information shall not be reported as the "person" is defined as the "corporation or other entity." This leads to 15 U.S. Code 1681c-2 as these accounts are not supposed to be there. The consumer reporting agency has knowingly acquired, possessed, and utilized my financial information in bad faith, with the clear intent to profit at the expense of my right to privacy. These actions not only violate the FCRA, and the defined standards outlined in 15 USC 1681a(q)(3), but they may also constitute unfair business practices and potentially criminal acts under 18 USC 242. 15 U.S. Code 1681n - Enforce CRA's failure to comply; they are liable to me, the consumer, per civil liability; actual damages OR \$1000; actual damages sustained by the consumer are (for example, derogatory item on report, apply for credit and are denied based on the derogatory item is an actual damage as I did not get approved) I do not take the liability of these transactions as I did not receive full disclosure and all elements provided are in good honor and faith. I am defined as the consumer in fact. Per 15 U.S. Code 1681o - actual damages; or in the case if the accounts are removed, it was considered a successful action, and we are pursuing per 15 U.S. Code 1681o.

What product or service is your complaint about?

PRODUCT OR SERVICE

Credit reporting or other personal
consumer reports

TYPE

Credit reporting

What type of problem are you having?

ISSUE

Improper use of your report

TYPE OF ISSUE

Reporting company used your report
improperly

**HAVE YOU ALREADY TRIED TO FIX THIS
PROBLEM WITH THE COMPANY?**

Yes

**DID YOU REQUEST INFORMATION
FROM THE COMPANY?**

No

What happened?

15 U.S. Code 1681c-2 Identity Theft - used to enforce your privacy with the CRA. They are not bureaus; bureaus are federal. All CRA's are liable for protecting your privacy. I identified things on my report as a result of identity theft. No consent is identity theft. I did not give consent to report my private, now public information. I did not provide written or verbal permission to report those accounts. There is a privacy issue at hand! There are agencies that are buying and selling my information without my consent and the CRAs have compiled a report on me, but I did not give you permission to do this. This is the definition of identity theft. Because my rights and privacy are being violated, these are rights, not privileges, I am demanding that the agency block and remove the information I identified. Clear and conspicuous information was not provided to me regarding the reporting of these accounts. I did not receive any documentation regarding the FCRA instructions to exercise my rights on not having items reported to my consumer reports. The Gramm Leach Bliley Act requires this clear and conspicuous disclosure, so I am able to thoroughly understand my rights. Per 15 U.S. Code 1681c-2(4), when I am conducting a transaction with another person (corporation), that is a private transaction. As soon as that is reported to a third party, that then becomes a transaction between the bank or the furnisher of the info and the third-party entity to whom the info was furnished. I did not provide permission to do this; I did not profit from the transaction. I did not benefit as I was not involved in this transaction. Identity theft occurred as a separate transaction that did not include me. My initial transaction was between me and the person, or corporation and a second transaction occurred between the person, or corporation and the non-affiliated third-party. This is why the statement was included in the identity theft report made via the FTC. I did not approve of this. No consent, again, amounts to Identity Theft. The CRA is a non-affiliated third-party in these transactions as permission was not asked, nor was written, expressed consent provided. This leads to liability under civil non-compliance. Per 15 U.S. Code 1681d - Disclosure of investigative consumer reports, it describes the process of what the CRA is to do once I notify them of an error on my consumer report. I must be

notified when a consumer report is being created for me and when an investigative report is being requested. I am never notified by the CRA that my consumer report is being requested for the reporting of anything. I was never notified by the CRA that a report would be furnished, violating this 1681d provision. With the Investigative Report, my consumer report is anything written or oral and anytime they investigate my report, they have to conduct personal interviews with neighbors, close associates, friends, or people who have firsthand knowledge of the transaction that was completed. I am the only one that can attest to any transaction completed. Per 15 U.S. Code 1681b(2), the CRA's were supposed to ask for my consent prior to the release of my information when processing my consumer report. I did not provide my expressed, written consent for the CRA's to release my information. This is supposed to be a manual process, not an automated process. Per Congress, the CRA's have assumed a vital role in assembling and evaluating consumer credit and other information on consumers. According to 15 U.S. Code 1681b(2), it says "and no other," meaning the furnishing is to be done these ways OR NO OTHER WAY. Congress, per 15 U.S. Code 1681(a)(2) Congressional Purposes identifies the consumer reporting agency's duties as "elaborate mechanisms" which have been developed for investigating and evaluating the credit worthiness, credit standing, credit capacity, character, and general reputation of consumers. This means that the CRA's are independent businesses that are not regulated by the federal government. Per 15 U.S. Code 1681a(d)(2) Exclusions. – the term "consumer report" does not include– (A) subject to section 1681s-3 of this title, any– (i) report containing information solely as to transactions or experiences between the consumer and the person making the report; a transaction experience is virtually every transaction I have with the other party to whom my credit was initially extended to. So, Congress is advising me that this information shall not be reported as the "person" is defined as the "corporation or other entity." This leads to 15 U.S. Code 1681c-2 as these accounts are not supposed to be there. The consumer reporting agency has knowingly acquired, possessed, and utilized my financial information in bad faith, with the clear intent to profit at the expense of my right to privacy. These actions not only violate the FCRA, and the defined standards outlined in 15 USC 1681a(q)(3), but they may also constitute unfair business practices and potentially criminal acts under 18 USC 242. 15 U.S. Code 1681n - Enforce CRA's failure to comply; they are liable to me, the consumer, per civil liability; actual damages OR \$1000; actual damages sustained by the consumer are (for example, derogatory item on report, apply for credit and are denied based on the derogatory item is an actual damage as I did not get approved) I do not take the liability of these transactions as I did not receive full disclosure and all elements provided are in good honor and faith. I am defined as the consumer in fact. Per 15 U.S. Code 1681o - actual damages; or in the case if the accounts are removed, it was considered a successful action, and we are pursuing per 15 U.S. Code 1681o.

☒ **I WANT THE CFPB TO PUBLISH THIS DESCRIPTION ON CONSUMERFINANCE.GOV SO THAT OTHERS CAN LEARN FROM MY EXPERIENCE.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

I demand the credit reporting agency do what is fair and equitable. The credit reporting agency SHALL remove any account I identify as alleged identity theft, and the accounts that SHALL be removed are as follows: 1. COMENITYCAPITALBANK/ZALE #578097406140, Charged-off account. 2. HUNTINGTON NATIONAL BANK #552448000846, Charged-off account. 3. LVNV FUNDING LLC #444796270856, Collection account. 4. SYNCB/PPC #604419100522,

Charged-off account. 5. SYN CARD EX CC DC #5248661697134, charged-off account. 6. ATLANTIC CAP BKSELFLENDER #1638, late payments reported. 7. APPLE CARD - GS BANK USA #110001111731, Charged-off account. 8. CALIBER HOME LOANS #731979975, Past due - Foreclosure. 9. CAPITAL ONE #515676855580, Charged-off account. 10. Regular inquiries reported: - AMERICAN EXPRESS, reported on: 08/22/2022 - JPMCB CARD SERVICES, reported on: 08/21/2022 - CB INDIGO, reported on: 08/21/2022 - FEBDESTINY, reported on: 08/21/2022 - CAPITAL ONE, reported on: 08/19/2022

3 attachments

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

TransUnion cfpb.pdf (87 KB)

IDTheftReport_165445421.pdf.pdf (73.6 KB)

DRIVER LICENSE.pdf (681.2 KB)

What company is this complaint about?

COMPANY INFORMATION

TransUnion

SOCIAL SECURITY NUMBER (LAST FOUR DIGITS)

....

DATE OF BIRTH

12/06/1993

NAME AS IT APPEARS ON CREDIT REPORT

Alessandro Roberto Marinello

What people are involved?

YOUR CONTACT INFORMATION

Alessandro Roberto Marinello

alexmarinello1@yahoo.com
5864538996

28712 Rosta St Saint Clair Shores

YOUR DEMOGRAPHIC INFORMATION

AGE

29

SEX

Male

**HISPANIC, LATINO, OR SPANISH
ORIGIN**

No

RACE

White

**HOUSEHOLD SIZE INCLUDING TOTAL
NUMBER OF ADULTS AND CHILDREN**

4

**COMBINED ANNUAL HOUSEHOLD
INCOME**

\$25,000 - \$34,999



**Sent to
company**

STATUS

Sent to company on
10/20/2023

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.



**Company still
working**

STATUS

Company response is
in progress as of
10/21/2023

The company has responded that it is still working on your issue

In some cases, companies need more time to respond. You should receive a final response within 60 days from the date we sent your complaint to the company.

COMPANY'S INTERIM RESPONSE

We received your complaint about the items in your credit report, and apologize for any difficulty you may have experienced. We are currently reviewing your complaint along with the information you previously submitted regarding this issue. We will follow-up with you within sixty (60) days from the date you submitted your request.

Privacy Act Statement

OMB #3170-0011

Note on user experience

Have a question? ¿Preguntas?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday

(except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview>)

More than 180 languages available.



An official website of the United States Government



FEDERAL TRADE COMMISSION

Identity Theft Report

 FTC Report Number:
 165445421

I am a victim of identity theft. This is my official statement about the crime.

Contact Information

First Name:	Middle Name:	Last Name:
Alessandro	Roberto	Marinello
Address:	Phone:	Email:
28712 Beste Street Saint Clair Shores , MI 48081 USA	586-453-8996	alexmarinello1@yahoo.com

Personal Statement

The information is not information relating to any transaction by the consumer.

Accounts Affected by the Crime

Credit Card Opened by the Thief	
Company or Organization:	Collections/Charge-offs
Total fraudulent amount:	
\$ 0	

Fraudulent Charges to My Credit Card	
Company or Organization:	Inquiries
Total fraudulent amount:	
\$ 0	

Under penalty of perjury, I declare this information is true and correct to the best of my knowledge.

I understand that knowingly making any false statements to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Alessandro Roberto Marinello
 Alessandro Roberto Marinello

10/18/2023
 Date

Use this form to prove to businesses and credit bureaus that you have submitted an FTC Identity Theft Report to law enforcement. Some businesses might request that you also file a report with your local police.

Transunion

Basis of Claim:

FCRA violations under 15 U.S. Code 1681b, 15 U.S. Code 1681c-2, defamation of character, and the agency is also in violation of Michigan Penal Code Section 445.65 which addresses acquiring, retaining, or using someone's personal identifying information with the intent to defraud or commit a crime. In addition, further violations under Michigan Penal Code section 750.539k which addresses a person who is not a party to a transaction that involves the use of a financial transaction device shall not secretly or surreptitiously photograph, or otherwise capture or record, electronically or by any other means, or distribute, disseminate, or transmit, electronically or by any other means, personal identifying information from the transaction without the consent of the individual.

What happened:

Per the Fair Credit Reporting Act (15 U.S. Code 1681), The Congress makes the following findings: (1) The banking system is dependent upon fair and accurate credit reporting. Inaccurate credit reports directly impair the efficiency of the banking system, and unfair credit reporting methods undermine the public confidence which is essential to the continued functioning of the banking system.

(b) Reasonable procedures It is the purpose of this subchapter to require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of this subchapter.

So, at any instance, where there is a violation under the FCRA, it impairs the efficiency of the banking system. This is a deprivation of my rights and a violation of my privacy, as well. With my consumer report, I control what is listed and what is not, and if in the event any accounts are reported without my expressed, written consent, it is considered identity theft. There are also late payments reported to my consumer files which violate 15 U.S. Code 1666b, which states that no timing shall be late in relation to an open-end credit plan.

This is a violation of both 15 U.S. Code 1681b(2) and 15 U.S. Code 1681c-2 to which there exists liability against the credit reporting agency for negligent and willful noncompliance under 15 U.S. Code 1681n, which allows for \$1k per violation, for account listed without my expressed written consent.

What would you like the resolution to be?

What the credit reporting is engaging in is a violation of both 15 U.S. Code 1681b(2) and 15 U.S. Code 1681c-2 to which there exists liability against the credit reporting agency for negligent and willful noncompliance under 15 U.S. Code 1681n, which allows for \$1k per violation, or account listed without my expressed written consent. I am not demanding verification nor validation of any of these accounts. These accounts listed SHALL be removed.

PLEASE REMOVE ALL HARD INQUIRIES ON MY CONSUMER REPORTS. I am demanding that the credit reporting agency do what is fair and equitable. I will move for a complaint in small claims for default judgment due to their violations. Per 15 U.S. Code 1681c-2, the credit reporting agency SHALL remove any account I identify as alleged identity theft, and the accounts that SHALL be removed are as follows:

1. **COMENITYCAPITALBANK/ZALE #578097406140**, Charged-off account.
2. **HUNTINGTON NATIONAL BANK #552448000846**, Charged-off account.
3. **LVNV FUNDING LLC #444796270856**, Collection account.
4. **SYNCB/PPC #604419100522**, Charged-off account.
5. **SYNCB/TJX CO DC #524366169134**, charged-off account.
6. **ATLANTIC CAP BKSELFLENDER #1638**, late payments reported.
7. **APPLE CARD – GS BANK USA #110001111731**, Charged-off account.
8. **CALIBER HOME LOANS #731979975**, Past due – Foreclosure.
9. **CAPITAL ONE #515676855580**, Charged-off account.

10. Regular inquiries reported:

- **AMERICAN EXPRESS**, reported on: 08/22/2022
- **JPMCB CARD SERVICES**, reported on: 08/21/2022
- **CB INDIGO**, reported on: 08/21/2022
- **FEBDESTINY**, reported on: 08/21/2022
- **CAPITAL ONE**, reported on: 08/19/2022

Also, the correct year of birth listed should be: 12/06/1993

Also, the ONLY address that should be listed is: 28712 Beste St., Saint Clair Shores, MI 48081

The ONLY name listed should be: Alessandro Roberto Marinello

MICHIGAN IN USA
DRIVER LICENSE

A-AO 17

M 654 644 744 979 DOB 12-06-1952
DOB 12-06-1952 SEX M Eyes BRO
ALESSANDRO BERTRAMINIELLO
26712 BESTE ST.
SAINT CLAIR SHORES, MI 48091-4069
Sex M Hgt 6'00"
Lic Type 0 End NONE
Restrictions Corrected Vision

920093

Rev. 01-10-90

DDA 12551425040

Ed. as above

M56404-174482918801200851201

12-08-1993

☐ MEDICAL
ALERT

ENCLOSED DATA UNIT,
TRANSMISSION STATUS,
& TRANSMISSION DATE;
DATA CARD P: NAME;
ADDRESS; GENDER;
ADMISSION DATE &
INVENTORY;
CONTROL #,
COMMUNICATIONS
DURATION INDICATOR.

This space available for change of address label.

Card does not contain Radio Frequency Identification (RFID) Technology.

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

Alessandro-Roberto: Marinello, Pro Se

(b) County of Residence of First Listed Plaintiff Maricopa
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)
Pro Se

DEFENDANTS

TRANSUNION, LLC

County of Residence of First Listed Defendant Delaware County
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.
Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
 ☐ 2 U.S. Government Defendant
- ☒ 3 Federal Question (U.S. Government Not a Party)
 ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions

CONTRACT	TORTS	PERSONAL INJURY	PROPERTY DAMAGE	LABOR/EMPLOYMENT	OTHER
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
 ☐ 2 Removed from State Court
 ☐ 3 Remanded from Appellate Court
 ☐ 4 Reinstated or Reopened
 ☐ 5 Transferred from Another District (specify)
 ☐ 6 Multidistrict Litigation - Transfer
 ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
 82 STAT. 146 (15 USC 1681e-2, 15 USC 1681b(2), 15 USC 1681d, 15 USC 1681a(q)(3), 15 USC 1681a(d)(2), 15 USC 1681N(B), 15 USC 1681o, 15 USC 1681a(b))
 Brief description of cause:
 FCRA VIOLATIONS CAUSED BY DEFENDANTS LACK OF RESPONSE TO AFFIDAVITS AND PRIVATE CLAIMS.

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. DEMAND \$ 40,000.00 CHECK YES only if demanded in complaint:
 JURY DEMAND: ☐ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE _____ DOCKET NUMBER _____

DATE
October 15, 2020
SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____

PURSUANT TO LOCAL RULE 83.11

1. Is this a case that has been previously dismissed?

☐ Yes
☒ No

If yes, give the following information:

Court: _____

Case No.: _____

Judge: _____

2. Other than stated above, are there any pending or previously discontinued or dismissed companion cases in this or any other court, including state court? (Companion cases are matters in which it appears substantially similar evidence will be offered or the same or related parties are present and the cases arise out of the same transaction or occurrence.)

☐ Yes
☒ No

If yes, give the following information:

Court: _____

Case No.: _____

Judge: _____

Notes :



